



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [SANDY SPRING BANCORP, INC.](#)

**City/State** [OLNEY, MD](#)

## Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [12,798,429](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANDY SPRING BANCORP, INC.](#)

[17801 GEORGIA AVENUE](#)

[OLNEY, MD 20832](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	395,163	318,158	294,376	172,369		24.20	191.18
Income from lease financing receivables.....	0	0	0	0			-100.00
Fully taxable income on loans and leases.....	395,031	318,037	294,250	172,238		24.21	191.38
Tax-exempt income on loans and leases.....	132	121	126	131		9.09	-5.71
Estimated tax benefit on income on loans and leases.....	0	0	74	119			-99.96
Income on loans and leases (tax equivalent).....	395,163	318,158	294,450	172,488		24.20	190.94
Investment interest income (tax equivalent).....	26,202	24,004	28,900	27,211		9.16	-3.17
Interest on balances due from depository institutions.....	446	2,116	1,304	411			-78.92
Interest income on other earning assets.....	1,751	3,579	4,143	2,150		-51.08	-3.21
Total interest income (tax equivalent) .....	423,562	347,857	328,797	202,260		21.76	157.03
Interest on time deposits of \$250K or more .....	7,326	8,890	5,584	1,911		-17.59	
Interest on time deposits < \$250K.....	19,820	24,949	13,383	5,591		-20.56	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	14,506	27,831	20,172	5,755		-47.88	652.39
Interest on other borrowings and trading liabilities.....	8,558	17,738	22,578	12,774		-51.75	-39.88
Interest on subordinated debt and mandatory convertible securities .....	10,191	3,141	1,922	0		224.45	
Total interest expense.....	60,401	82,549	63,639	26,031		-26.83	200.31
Net interest income (tax equivalent).....	363,161	265,308	265,158	176,229		36.88	151.01
Non-interest income.....	101,645	71,086	60,498	49,466		42.99	105.03
Adjusted operating income (tax equivalent) .....	464,806	336,394	325,656	225,695		38.17	139.28
Overhead expense.....	255,177	178,927	179,422	128,596		42.62	121.78
Provision for credit losses.....	85,669	4,683	9,023	2,977			1495.03
Securities gains (losses) .....	467	77	190	1,274		506.49	1197.22
Other tax equivalent adjustments .....	-1	0	0	0			
Pretax net operating income (tax equivalent).....	124,426	152,861	137,401	95,396		-18.60	68.46
Applicable income taxes .....	27,472	36,428	31,824	34,726		-24.59	24.72
Tax equivalent adjustments .....	1	0	4,713	7,461			-99.98
Applicable income taxes (tax equivalent).....	27,473	36,428	36,537	42,187		-24.58	-3.62
Minority interest .....	0	0	0	0			
Net income before discontinued operations, net of minority interest .....	96,953	116,433	100,864	53,209		-16.73	113.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	96,953	116,433	100,864	53,209		-16.73	113.76
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	96,953	116,433	100,864	53,209		-16.73	113.76
Investment securities income (tax equivalent).....	26,202	24,004	28,900	27,211		9.16	-3.17
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,884	8,982	6,939	2,633		-45.62	28.87
Mortgage-backed securities .....	13,419	7,636	7,881	7,670		75.73	72.17
All other securities .....	7,899	7,386	14,080	16,908		6.94	-48.96
Cash dividends declared.....	53,175	42,272	39,277	25,134		25.79	137.42
Common .....	53,175	42,272	39,277	25,134		25.79	137.42
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.60	3.27	72	4.16	4.19	48	4.13	4.08	57	3.86	3.78	54			
Less: Interest expense .....	0.51	0.48	64	0.99	0.95	57	0.80	0.75	58	0.50	0.50	54			
Equals: Net interest income (tax equivalent) .....	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43	3.36	3.29	55			
Plus: Non-interest income .....	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45	0.94	0.93	56			
Equals: adjusted operating income (tax equivalent) .....	3.95	4.04	48	4.02	4.16	47	4.09	4.27	39	4.31	4.26	55			
Less: Overhead expense .....	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33	2.45	2.60	42			
Less: Provision for credit losses.....	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56	0.06	0.11	28			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	48	0	0.01	47	0	0	72	0.02	0.01	73			
Plus: other tax equivalent adjustments .....	0	0	9	0	0	46	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent) .....	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67	1.82	1.55	75			
Less: Applicable income taxes (tax equivalent).....	0.23	0.23	49	0.44	0.35	73	0.46	0.32	83	0.81	0.59	79			
Less: Minority interest.....	0	0	42	0	0	45	0	0	46	0	0	47			
Equals: Net operating income .....	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income .....	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62			
Memo: Net income (last four quarters) .....	0.82	0.82	44	1.39	1.19	69	1.27	1.22	54	1.02	0.95	62			
Net income-BHC and noncontrolling (minority) interest .....	0.82	0.83	44	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.46	92.32	67	92.05	93.22	36	92.19	93.23	35	94.63	93.19	67			
Average interest-bearing funds / Average assets.....	59.52	64.06	30	63.07	70.66	22	60.80	70.70	15	65.48	70.06	31			
Interest income (tax equivalent) / Average earning assets .....	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56	4.08	4.06	53			
Interest expense / Average earning assets .....	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58	0.53	0.54	50			
Net interest income (tax equivalent) / Average earning assets .....	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44	3.55	3.54	46			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	4.22	4.27	49	4.81	4.98	41	4.71	4.85	40	4.20	4.52	24			
Interest-bearing bank balances .....	0.17	0.27	20	2.41	2.26	70	1.36	1.88	18	0.79	1.13	20			
Federal funds sold and reverse repos .....	0.25	0.68	29	1.75	2.02	30	1.44	1.50	35	1.05	0.83	62			
Trading assets .....	0.60				0.49			0.70			0.48				
Total earning assets .....	3.85	3.51	71	4.52	4.47	54	4.41	4.33	54	3.93	3.98	45			
Investment securities (tax equivalent) .....	1.98	2.25	28	2.60	2.74	36	3.04	2.69	80	3.52	2.61	91			
US Treasury and agency securities (excluding mortgage-backed securities) .....	5.48	1.75	94	3.88	2.54	90	2.74	2.20	82	2.29	1.66	86			
Mortgage-backed securities .....	1.76	2.05	22	2.07	2.54	5	2.13	2.44	11	2.36	2.19	72			
All other securities .....	1.83	3.24	8	2.15	3.80	7	4.18	3.74	70	5.19	3.85	84			
Interest-bearing deposits .....	0.74	0.53	75	1.39	1.13	75	1	0.85	67	0.48	0.52	48			
Time deposits of \$250K or more .....	1.47	1.42	51	2.30	2.13	67	1.58	1.57	43						
Time deposits < \$250K .....	1.55	1.36	63	2.11	1.91	66	1.57	1.42	62						
Other domestic deposits .....	0.36	0.36	54	0.99	0.86	63	0.80	0.64	67						
Foreign deposits .....		0.42			2.53			1.85			0.84				
Federal funds purchased and repos .....	0.44	0.62	47	0.76	1.23	40	0.68	1.03	46	0.25	0.68	35			
Other borrowed funds and trading liabilities .....	1.12	1.50	33	2.56	1.03	86	2.18	2.10	63	1.87	1.48	79			
All interest-bearing funds .....	0.86	0.74	68	1.56	1.34	68	1.31	1.06	72	0.76	0.71	57			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016	
<b>Non-interest Income and Expenses</b>									
Total non-interest income .....	101,645		71,086		60,498		49,466		
Fiduciary activities income .....	12,673		12,293		11,550		10,759		
Service charges on deposit accounts - domestic .....	7,609		10,074		9,708		8,566		
Trading revenue.....	0		0		0		0		
Investment banking fees and commissions.....	17,896		10,376		9,735		8,387		
Insurance activities revenue.....	6,795		6,612		6,159		6,231		
Venture capital revenue.....	0		0		0		0		
Net servicing fees .....	-20		234		336		258		
Net securitization income .....	0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....	39,424		14,250		6,744		2,163		
Other non-interest income.....	17,268		17,247		16,266		13,102		
Total overhead expenses .....	255,177		178,927		179,422		128,596		
Personnel expense.....	134,470		103,950		96,998		73,132		
Net occupancy expense.....	32,264		28,915		26,485		18,983		
Goodwill impairment losses .....	0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....	6,221		1,947		2,162		100		
Other operating expenses.....	82,222		44,115		53,777		36,381		
Fee income on mutual funds and annuities.....	69		49		64		49		
<b>Memoranda</b>									
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		
Number of equivalent employees .....	1,123		932		910		730		
Average personnel expense per employee.....	119.74		111.53		106.59		100.18		
Average assets per employee.....	10,481.68		8,977.10		8,758.58		7,176.88		
<b>BHC Peer # 1 Pct BHC Peer # 2 Pct</b>									
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income .....	0.07	2.02	23	0.07	0.66	71	0.11	1.69	38
Overhead expenses / Net Interest Income + non-interest income .....	54.90	62.28	24	53.19	61.79	12	55.90	61.22	25
<b>Percent of Average Assets</b>									
Total overhead expense .....	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Personnel expense.....	1.14	1.30	34	1.24	1.50	27	1.22	1.46	28
Net occupancy expense.....	0.27	0.26	59	0.35	0.32	64	0.33	0.31	60
Other operating expenses.....	0.75	0.94	44	0.55	0.76	23	0.70	0.79	42
Overhead less non-interest income .....	1.30	1.25	51	1.29	1.65	19	1.49	1.65	34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense .....	54.90	61.82	25	53.19	59.91	19	55.10	60.51	25
Personnel expense.....	28.93	32.36	25	30.90	34.17	29	29.79	34.42	18
Net occupancy expense.....	6.94	6.58	57	8.60	7.50	69	8.13	7.33	65
Other operating expenses.....	19.03	22.28	42	13.69	17.93	16	17.18	18.28	41
Total non-interest income .....	21.87	28.83	38	21.13	19.83	54	18.58	20.30	47
Fiduciary activities income .....	2.73	2.09	66	3.65	1.61	82	3.55	1.95	76
Service charges on domestic deposit accounts .....	1.64	3.27	24	2.99	3.21	47	2.98	3.58	42
Trading revenue.....	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions.....	3.85	2.46	79	3.08	0.91	88	2.99	0.85	88
Insurance activities revenue.....	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Venture capital revenue.....	0	0.01	44	0	0	50	0	0	49
Net servicing fees .....	0	0.01	34	0.07	0.22	42	0.10	0.52	41
Net securitization income .....	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets .....	8.48	3.92	83	4.24	2.27	83	2.07	1.98	64
Other non-interest income.....	3.72	9.65	13	5.13	7.41	26	4.99	7.05	28
Overhead less non-interest income .....	33.03	31.93	49	32.06	39.47	22	36.52	39.75	41
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.08	18.63	71	23.83	21.51	70	23.16	18.37	77
Applicable income tax + TE / Pretax net operating income + TE .....	22.08	21.18	50	23.83	23.31	52	26.59	21.35	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans .....	8,331,992	6,070,913	5,899,306	3,865,800			37.24	171.99
Commercial and industrial loans .....	2,010,796	628,996	658,922	430,391			219.68	382.01
Loans to individuals .....	26,314	26,906	29,612	21,887			-2.20	7.17
Loans to depository institutions and acceptances of other banks .....	0	0	0	0				
Agricultural loans .....	0	0	0	0				
Other loans and leases.....	109,699	32,118	6,567	6,019			241.55	1802.18
Less: Unearned income .....	0	0	0	0				
Loans and leases, net of unearned income .....	10,478,801	6,758,933	6,594,407	4,324,097			55.04	198.47
Less: Allowance for loan and lease losses .....	165,368	56,134	53,487	45,256			194.60	304.37
Net loans and leases.....	10,313,433	6,702,799	6,540,920	4,278,841			53.87	197.22
Debt securities that reprice or mature in over 1 year .....	1,153,779	832,057	746,288	716,387			38.67	52.91
Mutual funds and equity securities .....	0	568	568	212			-100.00	-100.00
Subtotal .....	11,467,212	7,535,424	7,287,776	4,995,440			52.18	171.37
Interest-bearing bank balances .....	203,061	63,426	33,858	53,962			220.15	697.76
Federal funds sold and reverse repos.....	291	208	609	2,845			39.90	-38.35
Debt securities that reprice or mature within 1 year .....	194,242	240,708	190,479	12,908			-19.30	336.21
Trading assets .....	0	0	0	0				
Total earning assets.....	11,864,806	7,839,766	7,512,722	5,065,155			51.34	176.17
Non-interest-bearing cash and due from depository institutions .....	93,651	82,469	67,014	55,693			13.56	99.44
Premises, fixed assets, and leases.....	121,372	126,434	59,434	52,068			-4.00	128.08
Other real estate owned.....	1,455	1,482	1,584	2,253			-1.82	-46.94
Investment in unconsolidated subsidiaries .....	0	0	0	0				-100.00
Intangible and other assets .....	717,145	578,851	602,518	271,506			23.89	181.00
Total assets .....	12,798,429	8,629,002	8,243,272	5,446,675			48.32	174.92
Quarterly average assets .....	12,645,327	8,542,837	8,126,357	5,345,035			48.02	175.26
Average loans and leases (YTD).....	9,364,979	6,610,735	6,252,401	4,103,905			41.66	184.72
<b>Memoranda</b>								
Loans held-for-sale.....	78,294	53,701	22,773	9,848			45.80	406.53
Loans not held-for-sale.....	10,400,507	6,705,232	6,571,634	4,314,249			55.11	197.55
Real estate loans secured by 1–4 family .....	2,198,256	1,916,062	1,982,841	1,437,561			14.73	70.17
Commercial real estate loans .....	6,113,091	4,145,737	3,909,394	2,425,239			47.45	245.69
Construction and land development.....	1,346,310	925,475	976,868	555,268			45.47	206.68
Multifamily.....	371,739	257,401	219,355	114,757			44.42	847.52
Nonfarm nonresidential .....	4,395,042	2,962,861	2,713,171	1,755,214			48.34	240.66
Real estate loans secured by farmland.....	20,645	9,114	7,071	3,000			126.52	557.07
Total investment securities .....	1,348,021	1,073,333	937,335	729,507			25.59	68.44
U.S. Treasury securities.....	28,406	69,317	70,092	0			-59.02	
US agency securities (excluding mortgage-backed securities) .....	41,889	127,322	183,191	106,991			-67.10	-74.72
Municipal securities .....	390,366	233,649	282,023	312,252			67.07	24.22
Mortgage-backed securities .....	777,751	540,628	311,888	299,618			43.86	146.10
Asset-backed securities .....	99,684	91,987	80,023	1,002			8.37	9644.28
Other debt securities .....	9,925	9,862	9,550	9,432			0.64	372.62
Mutual funds and equity securities .....	0	568	568	212			-100.00	-100.00
Available-for-sale securities .....	1,348,021	1,073,333	937,335	729,507			25.59	127.69
U.S. Treasury securities.....	28,406	69,317	70,092	0			-59.02	
US agency securities (excluding mortgage-backed securities) .....	41,889	127,322	183,191	106,991			-67.10	-61.65
Municipal securities .....	390,366	233,649	282,023	312,252			67.07	137.00
Mortgage-backed securities .....	777,751	540,628	311,888	299,618			43.86	146.23
Asset-backed securities .....	99,684	91,987	80,023	1,002			8.37	9644.28
Other debt securities .....	9,925	9,862	9,550	9,432			0.64	
Mutual funds and equity securities .....	0	568	568	212			-100.00	-100.00
Held-to-maturity securities appreciation (depreciation) .....								
Available-for-sale securities appreciation (depreciation) .....	37,860	5,379	-8,973	1,070			603.85	245.66
Structured notes, fair value.....	0	0	0	0				
Pledged securities .....	482,124	428,205	468,163	431,274			12.59	11.23

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,325,560	1,892,063	1,750,328	1,264,406		75.76	231.94
NOW, ATS and transaction accounts .....	1,292,164	836,433	703,145	658,716		54.49	126.56
Time deposits less brokered deposits) < \$250K.....	480,722	894,154	753,898	518,057		-46.24	
MMDA and other savings accounts .....	3,757,697	2,169,513	1,935,254	1,351,604		73.20	217.61
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits .....	8,856,143	5,792,163	5,142,625	3,792,783		52.90	194.86
Time deposits of \$250K or more .....	477,026	395,955	357,631	170,893		20.47	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos.....	543,158	213,605	137,429	119,360		154.28	397.65
Secured federal funds purchased .....	390,000	75,000	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	230,076	134,167	824,832	583,333		71.48	-17.83
Other borrowings w/remaining maturity over 1 year .....	148,999	379,610	213,779	182,500		-60.75	-63.21
Brokered deposits < \$250K .....	699,914	252,213	414,634	0		177.51	
Noncore funding .....	2,099,173	1,375,550	1,948,305	1,056,086		52.61	99.08
Trading liabilities .....	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	227,089	209,406	37,425	0		8.44	548.83
Other liabilities .....	146,069	118,909	47,014	33,990		22.84	283.69
Total liabilities.....	11,328,474	7,496,028	7,175,369	4,882,859		51.13	174.23
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	47,057	34,970	35,531	23,996		34.56	93.68
Common surplus.....	846,922	586,623	606,573	168,188		44.37	382.33
Retained earnings.....	557,271	515,713	441,553	378,489		8.06	71.03
Accumulated other comprehensive income .....	18,705	-4,332	-15,754	-6,857			
Other equity capital components .....	0	0	0	0			
Total holding company equity capital.....	1,469,955	1,132,974	1,067,903	563,816		29.74	180.30
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0			
Total equity capital, including minority interest .....	1,469,955	1,132,974	1,067,903	563,816		29.74	180.30
Total liabilities and capital .....	12,798,429	8,629,002	8,243,272	5,446,675		48.32	174.92
<b>Memoranda</b>							
Non-interest-bearing deposits.....	3,325,560	1,892,063	1,750,329	1,264,406		75.76	231.94
Interest-bearing deposits.....	6,707,523	4,548,268	4,164,561	2,699,270		47.47	196.55
Total deposits .....	10,033,083	6,440,331	5,914,890	3,963,676		55.79	207.41
Long-term debt that reprices within 1 year .....	284,812	173,201	860,779	38,333		64.44	5.49
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,132,974	1,067,903	563,816	533,572			
Accounting restatements.....	-2,221	0	0	0			
Net income.....	96,953	116,433	100,864	53,209			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	4,834	396	635	248			
Sale of treasury stock .....	316	334	0	0			
Less: Purchase of treasury stock.....	25,702	24,284	0	0			
Changes incident to business combinations.....	289,089	0	446,640	0			
Less: Dividends declared .....	53,175	42,272	39,277	25,134			
Change in other comprehensive income .....	23,037	11,422	-7,420	-243			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	3,850	3,042	2,645	2,164			
Holding company equity capital, ending balance .....	1,469,955	1,132,974	1,067,903	563,816			

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	65.10	36.22	93	70.35	52.67	89	71.57	53.63	86	70.98	53.41	86			
Commercial and industrial loans .....	15.71	13.52	62	7.29	11.45	32	7.99	11.42	37	7.90	10.82	40			
Loans to individuals .....	0.21	3.40	17	0.31	2.71	25	0.36	2.65	26	0.40	2.58	28			
Loans to depository institutions and acceptances of other banks .....	0	0.03	31	0	0	44	0	0	44	0	0	45			
Agricultural loans.....	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases.....	0.86	4.63	15	0.37	1.08	53	0.08	2.64	12	0.11	2.62	12			
Net loans and leases.....	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75	78.56	72.64	74			
Debt securities over 1 year.....	9.02	15.55	22	9.64	13.66	29	9.05	13.20	28	13.15	13.96	48			
Mutual funds and equity securities .....	0	0.05	13	0.01	0.06	43	0.01	0.05	48	0	0.07	36			
Subtotal .....	89.60	78.16	93	87.33	86.76	46	88.41	87.24	53	91.72	87.26	83			
Interest-bearing bank balances .....	1.59	7.51	11	0.74	2.97	23	0.41	2.30	20	0.99	2.34	39			
Federal funds sold and reverse repos .....	0	0.82	59	0	0.03	75	0.01	0.01	81	0.05	0.02	87			
Debt securities 1 year or less .....	1.52	1.68	58	2.79	2.10	72	2.31	2.14	67	0.24	1.92	19			
Trading assets .....	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets.....	92.71	91.05	68	90.85	92.39	29	91.14	92.24	35	93	92.22	63			
Non-interest cash and due from depository institutions.....	0.73	1.07	26	0.96	1.14	38	0.81	1.25	27	1.02	1.26	34			
Other real estate owned.....	0.01	0.02	51	0.02	0.04	48	0.02	0.04	49	0.04	0.06	53			
All other assets.....	6.56	7.82	36	8.19	6.41	76	8.05	6.39	74	5.98	6.45	43			
<b>Memoranda</b>															
Short-term investments .....	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42	1.28	4.63	17			
U.S. Treasury securities.....	0.22	0.84	58	0.80	0.29	84	0.85	0.37	84	0	0.22	31			
US agency securities (excluding mortgage-backed securities) .....	0.33	0.63	51	1.48	1.25	61	2.22	1.67	70	1.96	1.50	67			
Municipal securities .....	3.05	1.69	75	2.71	2.58	61	3.42	2.66	71	5.73	2.97	79			
Mortgage-backed securities .....	6.08	11.75	20	6.27	9.38	31	3.78	8.73	19	5.50	9.19	31			
Asset-backed securities .....	0.78	0.32	79	1.07	0.30	87	0.97	0.26	88	0.02	0.23	71			
Other debt securities .....	0.08	0.42	45	0.11	0.53	45	0.12	0.52	46	0.17	0.48	53			
Loans held-for-sale.....	0.61	0.52	65	0.62	0.39	80	0.28	0.29	73	0.18	0.32	59			
Loans held for investment.....	81.26	61.72	94	77.71	72.01	71	79.72	73.24	75	79.21	72.42	75			
Real estate loans secured by 1–4 family .....	17.18	11.91	68	22.20	16.02	76	24.05	16.83	77	26.39	16.44	80			
Revolving .....	3.62	1.66	85	4.74	2.24	85	5.52	2.43	87	7.50	2.71	95			
Closed-end, secured by first liens .....	12.95	9.81	66	16.66	13.07	71	17.57	13.60	70	17.75	13.03	73			
Closed-end, secured by junior liens .....	0.60	0.22	89	0.80	0.37	88	0.97	0.41	89	1.15	0.39	92			
Commercial real estate loans .....	47.76	22.22	94	48.04	33.26	87	47.43	33.39	85	44.53	33.79	80			
Construction and land development.....	10.52	3.40	95	10.73	5	91	11.85	4.78	93	10.19	4.55	93			
Multifamily.....	2.90	3.12	56	2.98	4.76	46	2.66	5.12	41	2.11	5.32	28			
Nonfarm nonresidential .....	34.34	14.72	97	34.34	21.85	91	32.91	21.85	89	32.23	22.30	83			
Real estate loans secured by farmland.....	0.16	0.33	62	0.11	0.95	41	0.09	0.88	40	0.06	0.81	31			





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec) .....	2,913,094	2,060,631	1,989,510	1,566,347	
Commit: Secured commercial real estate loans .....	965,386	660,592	693,028	521,397	
Commit: Unsecured real estate loans .....	0	0	0	0	
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	
Securities underwriting .....	0	0	0	0	
Standby letters of credit .....	71,777	62,065	59,825	62,937	
Commercial and similar letters of credit .....	0	0	0	0	
Securities lent .....	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	410,766	126,838	40,330	22,390	
Written options contracts (interest rate) .....	366,903	74,282	17,557	12,542	
Purchased options contracts (interest rate) .....	31,615	0	0	0	
Interest rate swaps .....	272,136	204,674	16,648	17,787	
Futures and forward foreign exchange .....	0	0	0	0	
Written options contracts (foreign exchange) .....	0	0	0	0	
Purchased options contracts (foreign exchange) .....	0	0	0	0	
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	
Written options contracts (commodity and other) .....	0	0	0	0	
Purchased options contracts (commodity and other) .....	0	0	0	0	
Commodity and other swaps .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	22.76	22.01	58	23.88	16.97	82	24.13	17.31	82	28.76	17.28	91			
Standby letters of credit .....	0.56	0.71	55	0.72	0.36	85	0.73	0.35	86	1.16	0.40	93			
Commercial and similar letters of credit .....	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent .....	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.30	27	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.30	33	0	0	47	0	0	47	0	0	48			
Derivative contracts .....	8.45	48.62	24	4.70	2.95	75	0.90	6.51	28	0.97	6.82	27			
Interest rate contracts .....	8.45	34.36	26	4.70	2.87	75	0.90	6.40	29	0.97	6.72	27			
Interest rate futures and forward contracts .....	3.21	6.21	74	1.47	0.08	93	0.49	0.25	78	0.41	0.28	75			
Written options contracts (interest rate) .....	2.87	2.18	76	0.86	0.13	89	0.21	0.26	65	0.23	0.28	58			
Purchased options contracts (interest rate) .....	0.25	1.46	57	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps .....	2.13	20.83	16	2.37	2.19	76	0.20	5.18	31	0.33	5.41	30			
Foreign exchange contracts .....	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts .....	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange) .....	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps .....	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts .....	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts .....	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other) .....	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other) .....	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps .....	0	0.32	36	0	0	49	0	0	49	0	0	49			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	31.11	42.82	46	31.17	24.81	75	31.82	25.18	74	38.17	25.74	87			

## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	1,081,420	405,794	74,535	52,719	
Interest rate contracts .....	1,081,420	405,794	74,535	52,719	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards .....	410,766	126,838	40,330	22,390	
Written options .....	366,903	74,282	17,557	12,542	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	366,903	74,282	17,557	12,542	
Purchased options .....	31,615	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	31,615	0	0	0	
Swaps .....	272,136	204,674	16,648	17,787	
Held for trading.....	0	0	0	0	
Interest rate contracts .....	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Non-traded.....	1,081,420	405,794	74,535	52,719	
Interest rate contracts .....	1,081,420	405,794	74,535	52,719	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less) .....	746,132	331,512	56,678	40,177	
One year or less .....	410,766	126,838	48,326	22,390	
Over 1 year to 5 years .....	63,230	63,229	0	8,554	
Over 5 years .....	272,136	141,445	8,352	9,233	
Gross negative fair value (absolute value) .....	12,478	2,694	685	737	
Gross positive fair value.....	18,593	3,899	1,022	925	
Held for trading.....	0	0	0	0	
Non-traded.....	18,593	3,899	1,022	925	
Current credit exposure on risk-based capital derivative contracts .....	18,593	3,899	1,022	925	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	
90+ days past due .....	0	0	0	0	

## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts .....	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts .....	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards .....	37.98	14.05	83	31.26	14.06	74	54.11	11.75	91	42.47	12.76	84			
Written options .....	33.93	8.18	91	18.31	11.73	74	23.56	11.14	77	23.79	9.73	78			
Exchange-traded .....	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter .....	33.93	7.73	91	18.31	10.84	74	23.56	10.65	78	23.79	9.46	78			
Purchased options .....	2.92	3.42	64	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded .....	0	0.15	40	0	0	49	0	0	49	0	0	49			
Over-the-counter .....	2.92	2.86	67	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps .....	25.16	68.76	15	50.44	64.61	29	22.34	65.42	23	33.74	66.04	27			
Held for trading .....	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts .....	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts .....	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts .....	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded .....	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts .....	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68			
Foreign exchange contracts .....	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts .....	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less) .....	69	91.48	14	81.69	80.07	38	76.04	82.85	28	76.21	87.47	25			
One year or less .....	37.98	32.05	68	31.26	15.20	76	64.84	12.75	92	42.47	15.62	80			
Over 1 year to 5 years .....	5.85	27.06	17	15.58	22.92	45	0	22.66	16	16.23	21.68	49			
Over 5 years .....	25.16	29.56	46	34.86	34.12	54	11.21	36.28	35	17.51	37.90	34			
Gross negative fair value (absolute value) .....	1.15	1.55	46	0.66	1.30	32	0.92	0.66	62	1.40	0.50	92			
Gross positive fair value .....	1.72	2.23	40	0.96	1.14	49	1.37	1.10	68	1.75	0.92	86			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.07	28	0	0	75	0	0.01	40	0	0	44			
Gross positive fair value (X) .....	0.02	0.09	24	0	0	78	0	0.01	39	0	0.01	40			
Held for trading (X) .....	0	0.07	19	0	0	44	0	0	40	0	0	37			
Non-traded (X) .....	0.02	0.02	66	0	0	84	0	0.01	50	0	0	53			
Current credit exposure (X) .....	0.02	0.06	31	0	0.01	61	0	0	50	0	0	53			
Credit losses on derivative contracts .....	0	0	43	0	0	50	0	0	49	0	0	49			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.18	0.85	30	0.06	0.10	60	0.02	0.06	48	0.02	0.05	51			



## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016					
<b>30+ Days Past Due and Nonaccrual Assets</b>														
30–89 days past due loans and leases.....		58,865		27,748		26,743		13,192						
90+ days past due loans and leases .....		774		0		489		225						
Nonaccrual loans and leases.....		112,360		51,716		57,564		26,802						
Total past due and nonaccrual loans and leases.....		171,999		79,464		84,796		40,219						
Restructured 30–89 days past due .....		0		875		529		545						
Restructured 90+ days past due .....		0		0		0		0						
Restructured nonaccrual .....		6,219		5,297		5,414		6,221						
Total restructured loans and leases .....		6,219		6,172		5,943		6,766						
30–89 days past due loans held for sale .....		0		0		0		0						
90+ days past due loans held for sale .....		0		0		0		0						
Nonaccrual loans held for sale .....		0		0		0		0						
Total past due and nonaccrual loans held for sale.....		0		0		0		0						
Restructured loans and leases in compliance .....		2,317		1,761		1,413		2,241						
Other real estate owned.....		1,455		1,482		1,584		2,253						
<b>Other Assets</b>														
30–89 days past due .....		0		0		0		0						
90+ days past due .....		0		0		0		0						
Nonaccrual.....		0		0		0		0						
Total other assets past due and nonaccrual.....		0		0		0		0						
<b>Percent of Loans and Leases</b>														
30–89 days past due loans and leases.....	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69	0.31	0.32	56		
90+ days past due loans and leases .....	0.01	0.12	30	0	0.03	15	0.01	0.03	46	0.01	0.04	38		
Nonaccrual loans and leases.....	1.07	0.66	84	0.77	0.48	77	0.87	0.49	83	0.62	0.46	73		
90+ days past due and nonaccrual loans and leases.....	1.08	0.85	73	0.77	0.54	74	0.88	0.54	80	0.63	0.55	67		
30–89 days past due restructured.....	0	0.01	16	0.01	0	82	0.01	0.01	72	0.01	0.01	75		
90+ days past due restructured .....	0	0.01	29	0	0	45	0	0	43	0	0	41		
Nonaccrual restructured.....	0.06	0.13	36	0.08	0.07	64	0.08	0.10	54	0.14	0.10	66		
30–89 days past due loans held for sale .....	0	0	38	0	0	47	0	0	47	0	0	48		
90+ days past due loans held for sale.....	0	0	41	0	0	48	0	0	48	0	0	48		
Nonaccrual loans held for sale .....	0	0.01	38	0	0	48	0	0	48	0	0	48		
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30–89 days past due assets .....	0.56	0.40	76	0.41	0.31	68	0.41	0.32	69	0.31	0.32	56		
90+ days past due assets .....	0.01	0.12	28	0	0.03	15	0.01	0.03	46	0.01	0.04	38		
Nonaccrual assets .....	1.07	0.67	82	0.77	0.48	77	0.87	0.49	83	0.62	0.47	73		
30+ days past due and nonaccrual assets .....	1.64	1.29	75	1.18	0.87	73	1.29	0.88	78	0.93	0.89	64		
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	0.88	0.52	86	0.60	0.39	77	0.70	0.39	82	0.50	0.40	73		
90+ days past due and nonaccrual assets + other real estate owned .....	0.90	0.55	86	0.62	0.45	73	0.72	0.45	80	0.54	0.48	67		
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>														
Total assets .....	0.91	0.60	81	0.65	0.56	63	0.74	0.59	71	0.58	0.63	55		
Allowance for loan and lease losses .....	70.23	66.66	62	99.47	92.08	61	114.21	95.97	69	70.36	100.14	39		
Equity capital + allowance for loan and lease losses .....	7.10	4.97	78	4.70	4.77	56	5.45	5.09	63	5.23	5.57	58		
Tier 1 capital + allowance for loan and lease losses .....	9.34	6.05	80	6.57	5.30	68	7.72	5.65	74	6	6.11	59		
Loans and leases + other real estate owned .....	1.11	0.97	65	0.83	0.78	60	0.93	0.82	63	0.74	0.86	51		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.66	0.39	82	0.43	0.28	77	0.41	0.29	73	0.31	0.29	61			
	90+ days past due .....		0.01	0.16	41	0	0.03	24	0.01	0.03	48	0.01	0.05	47			
	Nonaccrual.....		1.08	0.76	78	0.68	0.45	80	0.76	0.48	77	0.52	0.43	67			
Commercial and industrial	30–89 days past due .....		0.18	0.23	53	0.20	0.22	56	0.42	0.23	79	0.13	0.27	46			
	90+ days past due .....		0.01	0.03	50	0	0.02	30	0.01	0.02	73	0	0.01	32			
	Nonaccrual.....		1.10	0.75	75	1.63	0.74	84	1.95	0.61	90	1.57	0.60	83			
Individuals	30–89 days past due .....		0.73	0.83	50	1.29	0.60	85	0.22	0.68	34	2.93	0.69	93			
	90+ days past due .....		0	0.14	19	0	0.02	31	0	0.03	67	0	0.03	29			
	Nonaccrual.....		0.34	0.28	69	0.13	0.12	65	0.07	0.15	48	0.04	0.21	35			
Depository institution loans	30–89 days past due .....			0			0			0			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due .....			0.17			0.10			0.11			0.15				
	90+ days past due .....			0			0			0.01			0				
	Nonaccrual.....			0.49			0.80			0.46			0.31				
Foreign governments	30–89 days past due .....			0													
	90+ days past due .....			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due .....		0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27			
	90+ days past due .....		0	0.01	33	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	1.21	0.65	84	1.22	0.53	89	0.85	0.52	77	0.70	0.56	67			
	90+ days past due .....	0.03	0.33	49	0	0.05	28	0.02	0.04	60	0.02	0.06	56			
	Nonaccrual .....	0.95	0.89	62	0.95	0.55	82	0.71	0.61	64	0.70	0.65	64			
Revolving	30–89 days past due .....	1.30	0.48	90	0.45	0.36	65	0.79	0.36	80	0.15	0.29	37			
	90+ days past due .....	0	0.03	30	0	0.01	37	0.05	0.02	84	0	0.02	35			
	Nonaccrual .....	0.96	1.13	63	0.62	0.34	73	0.55	0.35	75	0.35	0.42	50			
Closed-end	30–89 days past due .....	1.19	0.65	80	1.43	0.56	89	0.87	0.54	75	0.92	0.63	75			
	90+ days past due .....	0.04	0.38	53	0	0.05	29	0.01	0.05	58	0.02	0.06	62			
	Nonaccrual .....	0.94	0.87	62	1.04	0.57	82	0.76	0.64	66	0.85	0.68	70			
Junior lien	30–89 days past due .....	0.09	0.02	96	0.15	0.02	96	0.14	0.02	96	0.12	0.03	91			
	90+ days past due .....	0	0	32	0	0	41	0	0	38	0	0	36			
	Nonaccrual .....	0.20	0.04	95	0.19	0.03	92	0.20	0.03	93	0.18	0.04	91			
Commercial real estate	30–89 days past due .....	0.46	0.26	76	0.06	0.15	40	0.18	0.16	64	0.08	0.15	37			
	90+ days past due .....	0	0.02	51	0	0.02	34	0	0.02	31	0	0.02	31			
	Nonaccrual .....	1.14	0.62	81	0.56	0.34	75	0.78	0.41	78	0.41	0.33	66			
Construction and development	30–89 days past due .....	0.26	0.28	62	0.26	0.20	75	0.45	0.17	83	0.13	0.18	62			
	90+ days past due .....	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual .....	1.23	0.41	86	0.21	0.18	72	0.57	0.18	83	0.21	0.21	66			
1–4 family	30–89 days past due .....	0.02	0.03	61	0.19	0.05	85	0.38	0.07	89	0	0.05	33			
	90+ days past due .....	0	0	42	0	0	47	0	0	48	0	0	46			
	Nonaccrual .....	0.13	0.03	90	0.09	0.01	88	0.35	0.04	91	0.06	0.04	80			
Other	30–89 days past due .....	0.24	0.22	68	0.07	0.12	74	0.07	0.06	73	0.13	0.08	74			
	90+ days past due .....	0	0	40	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual .....	1.10	0.35	86	0.12	0.14	69	0.21	0.10	78	0.15	0.12	72			
Multifamily	30–89 days past due .....	2.69	0.09	98	0	0.03	38	0.40	0.03	92	0	0.04	35			
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45			
	Nonaccrual .....	0.33	0.11	86	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due .....	0.34	0.23	71	0.01	0.13	22	0.07	0.17	46	0.07	0.14	41			
	90+ days past due .....	0	0.02	56	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual .....	1.17	0.80	72	0.72	0.36	77	0.92	0.52	75	0.50	0.40	66			
Owner Occupied	30–89 days past due .....	0.15	0.07	80	0.01	0.06	34	0.01	0.08	33	0.02	0.06	44			
	90+ days past due .....	0	0	33	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual .....	0.26	0.27	51	0.14	0.19	47	0.33	0.20	73	0.21	0.16	64			
Other	30–89 days past due .....	0.19	0.14	69	0	0.05	37	0.06	0.07	67	0.04	0.06	60			
	90+ days past due .....	0	0.01	67	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual .....	0.91	0.44	80	0.58	0.14	89	0.59	0.22	80	0.29	0.16	75			
Farmland	30–89 days past due .....	0	0.11	30	0	0.21	28	0	0.09	32	0	0.10	34			
	90+ days past due .....	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual .....	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28			
Credit card	30–89 days past due .....		0.95			0.87			1.03			0.83				
	90+ days past due .....		0.63			0.18			0.26			0.22				
	Nonaccrual .....		0.05			0			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....			893,979		621,593		642,104		192,184						
Retained earnings .....			579,746		515,713		441,553		378,489						
Accumulated other comprehensive income (AOCI) .....			18,705		-4,332		-15,754		-6,857						
Common equity tier 1 minority interest .....			0		0		0		0						
Common equity tier 1 capital before adjustments/deductions .....			1,492,430		1,132,974		1,067,903		563,816						
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....			395,511		353,403		356,176		84,860						
Accumulated other comprehensive income-related adjustments .....			18,704		-4,332		-15,754		-6,857						
Other deductions from common equity tier 1 capital .....			0		0		0		0						
Subtotal: .....			1,078,215		783,903		727,481		485,813						
Adjustments and deductions for common equity tier 1 capital .....			0		0		0		0						
Common equity tier 1 capital .....			1,078,215		783,903		727,481		485,813						
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....			0		10,397		10,402		0						
Non-qualifying capital instruments .....			0		0		0		0						
Tier 1 minority interest not included in common equity tier 1 capital .....			0		0		0		0						
Additional tier 1 capital before deductions .....			0		10,397		10,402		0						
Less: Additional tier 1 capital deductions .....			0		0		0		0						
Additional tier 1 capital .....			0		10,397		10,402		0						
<b>Tier 1 Capital</b> .....			1,078,215		794,300		737,883		485,813						
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....			224,862		201,894		27,023		0						
Non-qualifying capital instruments .....			0		0		0		0						
Total capital minority interest not included in tier 1 capital .....			0		0		0		0						
Allowance for loan and lease losses in tier 2 capital .....			116,898		56,134		53,487		45,256						
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0		0		0						
Tier 2 capital before deductions .....			341,760		258,028		80,510		45,256						
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....			0		0		0		0						
Tier 2 capital .....			341,760		258,028		80,510		45,256						
Exited advanced approach tier 2 capital .....															
Total capital .....			1,419,975		1,052,328		818,393		531,069						
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....			12,485,981		8,542,837		8,126,357		5,345,035						
Less: Deductions from common equity tier 1 capital .....			395,511		353,403		356,175		84,859						
Less: Other deductions .....			0		0		0		0						
Total assets for leverage ratio .....			12,090,470		8,189,434		7,770,182		5,260,176						
Total risk-weighted assets .....			10,191,389		7,085,780		6,674,926		4,481,260						
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A .....	10.58	12.35	25	11.06	12.50	31	10.90	12.37	28	10.84	11.95	36			
Common equity tier 1 capital, column B .....	0	0.30	46	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A .....	10.58	13.08	9	11.21	13.19	22	11.05	13.03	20	10.84	12.68	20			
Tier 1 capital, column B .....	0	0.34	46	0	0	50	0	0	50	0	0	50			
Total capital, column A .....	13.93	15.23	30	14.85	14.63	63	12.26	14.48	13	11.85	14.15	10			
Total capital, column B .....	0	0.39	46	0	0	50	0	0	50	0	0	50			
Tier 1 leverage .....	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30	9.24	10.04	32			
Supplementary leverage ratio, advanced approaches HCs .....				8.72											

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
											1-Year	5-Year
<b>Insurance Activities</b>												
Total insurance underwriting assets .....		0		0		0		0		0		
Total property and casualty assets .....		0		0		0		0		0		
Reinsurance recoverables (P/C) .....												
Total life and health assets .....		0		0		0		0		0		
Reinsurance recoverables (L/H) .....												
Separate account assets (L/H) .....		0		0		0		0		0		
Total insurance underwriting equity .....		0		0		0		0		0		
Total property and casualty equity .....		0		0		0		0		0		
Total life and health equity .....		0		0		0		0		0		
Total insurance underwriting net income .....		0		0		0		0		0		
Total property and casualty .....		0		0		0		0		0		
Total life and health .....		0		0		0		0		0		
Claims and claims adjusted expense reserves (P/C) .....		0		0		0		0		0		
Unearned premiums (P/C) .....		0		0		0		0		0		
Policyholder benefit and contractholder funds (L/H) .....		0		0		0		0		0		
Separate account liabilities (L/H) .....		0		0		0		0		0		
Insurance activities revenue .....		6,795		6,612		6,159		6,231			2.77	31.28
Other insurance activities income .....		6,795		6,612		6,159		6,231			2.77	31.28
Insurance and reinsurance underwriting income .....		0		0		0		0				
Premiums .....		0		0		0		0				
Credit related insurance underwriting .....		0		0		0		0				
Other insurance underwriting .....		0		0		0		0				
Insurance benefits, losses, expenses .....		0		0		0		0				
Net assets of insurance underwriting subsidiaries .....		0		0		0		0				
Life insurance assets .....		126,886		113,172		110,823		95,731			12.12	39.64

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.67			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.33			40			33.33			25					
Separate account assets (L/H) / Total life assets .....	11.24			0			0			0					
Insurance activities revenue / Adjusted operating income .....	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85	2.76	0.44	90			
Premium income / Insurance activities revenue .....	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income .....	38.23			100			50			60					
Other premium income / Total premium income .....	61.77			0			50			40					
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C) .....	15.59			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H) .....	3.62														
Insurance benefits, losses, expenses / Insurance premiums .....	447.82			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	10.20	11.03	44	13.31	11.53	51	14	13.70	48	18.03	14.86	65			
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	0	49	0	0	49	0	0	49			

**Foreign Activities**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities .....	0	0	0	0	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	0	0	0	0	
Total foreign deposits .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.87			0			0			0				
Cost: Interest-bearing deposits.....		0.42			2.53			1.85			0.84				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		5.18													
Commercial and industrial loans .....		0.64			2.35			3.83			4.38				
Foreign governments and institutions .....		0													
<b>Growth Rates</b>															
Net loans and leases.....		-2.40			-47.91			-27.26			22.03				
Total selected assets.....		2.04			-25.04			5.03			-5.54				
Deposits .....		3.46			2.53			-2.42			-22.72				

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	93.28	65.22	39.68	25.25	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets</b>					Percent Change
1–4 family residential loans .....	0	0	0	0	1-Year    5-Year
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	74,622	43,151	39,658	25,466		72.93	71.56
Dividends .....	74,410	42,625	39,370	25,420		74.57	74.75
Interest .....	212	526	288	46		-59.70	-76.88
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	74,622	43,151	39,658	25,466		72.93	71.56
Securities gains (losses) .....	0	0	0	1,241			
Other operating income .....	720	567	609	545		26.98	-59.64
Total operating income .....	75,342	43,718	40,267	27,252		72.34	66.39
<b>Operating Expenses</b>							
Personnel expenses .....	272	188	168	107		44.68	-86.25
Interest expense .....	9,028	3,141	1,922	0		187.42	
Other expenses .....	1,233	1,320	970	870		-6.59	-29.58
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	10,533	4,649	3,060	977		126.56	182.46
Income (loss) before taxes .....	64,809	39,069	37,207	26,275		65.88	55.97
Applicable income taxes (credit) .....	-1,988	-735	-283	336			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	66,797	39,804	37,490	25,939		67.81	59.57
Equity in undistributed income of subsidiaries .....	30,156	76,629	63,374	27,270		-60.65	763.08
Bank subsidiaries .....	30,156	76,629	63,374	27,270		-60.65	763.08
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	96,953	116,433	100,864	53,209		-16.73	113.76
<b>Memoranda</b>							
Bank net income .....	104,566	119,254	102,744	52,690		-12.32	126.95
Nonbank net income .....	0	0	0	0			
Subsidiary holding companies' net income .....	0	0	0	0			





